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### University law school program on women, credit set Tuesday

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IMMEDIATELY

UNIVERSITY LAW SCHOOL PROGRAM  
ON WOMEN, CREDIT SET TUESDAY

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MISSOULA--

The Student Bar Association (SBA) of the University of Montana School of Law will present a seminar on the Equal Credit Opportunity Act Tuesday, May 10, at UM.

During the seminar, which will be open to the public without charge from 1:30-3 p.m. Tuesday in room 204 of the UM Law Building, Gail H. Goheen, a Hamilton attorney, will discuss "Utilizing the New Credit Regulations."

Tuesday's program is the last of the Bridge-the-Gap Series of legal education programs sponsored by the SBA.

The Equal Credit Opportunity Act, which became effective in 1976, is designed to eliminate much of the credit discrimination based on sex or marital status. It permits injured parties to invoke federal enforcement sanctions against creditors that illegally discriminate.

Goheen will explain the background behind the act and its application to the problems women meet in securing loans and mortgages and in their use of national and retail credit cards.

Commenting on a woman's abilities to obtain credit previously and her abilities to obtain credit under the Equal Credit Opportunity Act, Goheen said, "In the past a woman has been hampered not so much by being a woman as by her marital status. Whereas men were considered better credit risks if married, married women had greater difficulty in obtaining credit than other women. Creditors refused to consider all of a wife's income in determining eligibility for loans, and, upon marriage, she was forced to discontinue credit accounts in her own name and reapply for an account in her husband's name, allowing her no credit standing of her own. Under the Equal Credit Opportunity Act, the denial of credit to a woman, who by all objective criteria is as qualified as a man, will no longer be tolerated."

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Goheen is a 1974 graduate of Tulane University Law School in New Orleans. She was a law clerk for U.S. Senior District Judge W. D. Murray in Butte from 1974-76 and is presently in private practice with the law firm of Koch & McKenna in Hamilton.

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